

Unit Four

Federal Disaster Assistance in Action

The previous unit described the kinds of help that might be available from the Federal government in the event of a disaster. This unit will provide more detailed information on how this help reaches residents of the communities that the President declares to be major disaster areas. It will explain what disaster victims should expect when applying for assistance and how they can best prepare to participate in the process.

In this unit, you will learn about:

- ◆ How emergency information is handled in disasters.
- ◆ The disaster assistance application process.
- ◆ The purpose and function of a Disaster Recovery Center (DRC).
- ◆ The responsibilities of persons applying for assistance.
- ◆ How assistance is provided for communities.

EMERGENCY INFORMATION

Throughout a disaster period there is an urgent need for accurate information to reach those affected. Centreville's citizens, for example, will need to know how they can evacuate safely, where to stay, and, later, where they can go for help in repairing flood-damaged homes and businesses.



As soon as the Governor of a state is notified that the President has declared a major disaster, FEMA initiates a coordinated Federal, State, and local public affairs effort. Calls are made to key media and a news release is issued by the White House announcing a declaration. FEMA issues a second release providing greater detail about counties designated and available programs. Copies are provided to the Governor's press secretary. These are the first steps in the release of information to the media and the public regarding the coordinated Federal and State response to the disaster.

To ensure that the public fully understands the nature of the Federal response to disasters,

Providing a uniform, coordinated, and consistent message to the public is critical before, during, and following a disaster.

FEMA places a high priority on emergency information and media affairs. FEMA goes *beyond simply reacting*. The agency stresses a *proactive approach* designed to ensure the public is getting timely, accurate, consistent and easy to understand information from a reliable source. This approach uses all the current technological tools and requires the best available talent to reach the media and the disaster victims directly.

FEMA's approach to public information recognizes the importance of the partnerships with other Federal and State agencies, with local governments, and with voluntary organizations. FEMA has a unique role and an enormous responsibility when it comes to disaster

assistance. It is the coordinating agency for all of the agencies that provide services during the disaster, as well as the coordinating agency for the dissemination of information.

It has been said that in times of disaster, information is at least as important as food or water. Providing a uniform, coordinated, and consistent message to the public is critical. FEMA's Office of Emergency Information and Media Affairs (EIMA) developed new emergency information dissemination methods to address this challenge.

The Recovery Channel, used in large-scale disasters or in disasters where other traditional communications are unavailable, provides important disaster response and recovery information via satellite to the media and general public. Using portable satellite dishes, the signal is beamed into newsrooms, cable outlets, shelters and FEMA's disaster recovery centers. Network and local television news use this material. A network of cable systems across the nation have committed to live Recovery Channel coverage. This unique television service can provide:

- ◆ Official news reports from professionals on the front lines of emergencies across the United States.
- ◆ Daily news conferences highlighting response efforts.
- ◆ Live remote reports covering in-studio and on-site interviews of FEMA, state, and local disaster managers with immediate updates on the latest recovery issues.
- ◆ Live field reports on damage assessments and the recovery effort underway.
- ◆ Live interactive call-in segments that allow viewers to ask important questions about essential issues.
- ◆ Disaster tips for protecting family members, homes, and possessions.
- ◆ Updates on the locations of vital relief supply distribution points.
- ◆ Foreign language programming where needed to serve the ethnic mix of any community and reach viewers who may lack other traditional forms and sources of information.

The Recovery Times combines the latest desktop publishing technology with electronic transmission of stories and images to one printing contractor for all disasters. Prepackaging information has facilitated quick publication and distribution of emergency information to communities. FEMA publishes the *Recovery Times*



newsletter, in cooperation with state, local, and other Federal agencies, to provide timely and accurate information to disaster victims about disaster response, recovery, mitigation, and preparedness activities. Each issue contains customized content that is quickly developed for each disaster.

The publication's primary goal is to promote an understanding of disaster programs and policies—how people can apply for disaster assistance and what they can expect after they apply. Through this publication, FEMA, the state, and other government and voluntary agencies work in partnership to help disaster victims get their lives back to normal.

FEMA publishes The Recovery Times to provide timely and accurate information to disaster victims.

Recovery Times is distributed via local daily newspaper inserts, direct mailing to disaster victims who have registered through FEMA's toll-free application telephone number, and door-to-door delivery by community outreach teams.

FEMAFAX/Spectrafax uses the latest computerized facsimile system. Technology, comprehensive databases, and 48 telephone lines allow rapid, targeted information distribution. The system also has a fax on-demand service. By dialing (202) 646-FEMA (extension 3362), clients can select from thousands of documents which are transmitted automatically via fax.

The FEMA Radio Network (FRN) is a digitized audio production and distribution system. Radio stations can call toll-free into the network 24 hours a day and record sound bites and public service

announcements with disaster officials and scientific experts. FRN's state-of-art studio supports news conferences and interviews.

The FEMA Radio Network (FRN) is easy to use. By simply dialing a toll-free telephone number, stations reach a series of recorded actualities that provide the latest up-to-the-minute reports on the Federal government's emergency response and recovery operations. Stations may then choose to record these briefs for use in their newscasts.

When a disaster hits, not only will radio listeners be completely informed on Federal emergency response activities with daily FEMA updates, but also they will hear it first-hand from FEMA officials in interviews with local newscasters.

After a disaster strikes, the recovery process starts and FRN continues to keep victims informed with information on where to apply for disaster assistance, where Red Cross shelters are located, and how the disaster assistance application process works. Information is provided in other languages (such as Spanish) when the disaster area has large non-English speaking populations.

In addition to FRN, when situations require, a Recovery Radio Network system can be established in the disaster area. This is particular critical in areas where communications systems have been destroyed.

Throughout the year, FRN regularly updates its actuality service, letting radio stations know what is happening with FEMA's programs and projects around the country. FRN also provides customized public service announcements that focus on disaster threats such as hurricanes, floods, tornadoes, winter storms, earthquakes, or fires.

The FEMA Internet World Wide Web site is a highly popular electronic encyclopedia of disaster information. During major disasters, EIMA immediately posts a special section and keeps it updated. Real-time situation reports, maps, graphics, and links to other Internet sites with information are posted. The Web site also

contains a Global Emergency Management System with links to hundreds of other emergency information sites; also has many of the FEMA publications on-line and downloadable which are listed as Resources beginning as p R-1.. FEMA is committed to providing as much information as possible via this important new communications medium. The Web site address is <http://www.fema.gov>

The FEMA Automatic Internet Emergency News and Situation Report Distribution Service sends subscribers news releases and disaster situation reports via E-mail. Several thousand Internet users have signed up for these services. Subscription instructions are posted on the FEMA Web site.

In addition to FEMA's efforts, government officials at all levels will appoint public information officers (PIOs) to keep the public apprised of developments in the recovery effort. One of the PIO's most critical tasks at the time of a disaster is to make sure people know how to apply for assistance. The application process is by calling a toll-free number, though sometimes Disaster Recovery Centers started also are established in most cases to allow face-to-face interaction with program representatives.

APPLYING FOR INDIVIDUAL DISASTER ASSISTANCE

The government wants to make people get the help they need for disaster-related losses, but they only get help once for any particular loss. The Stafford Act contains a clear prohibition of any duplication of benefits. This means that if you are compensated for disaster-related losses from any source, including private insurance, you cannot receive financial assistance from a Federal program for the same loss. If you receive more than one payment for the same damage, you will be required to repay the money to the Federal agency that provided the assistance. Systems are in place to detect duplication and FEMA's Inspector General aggressively prosecutes cases of fraud and system abuse.

The majority of applications are taken by telephone through FEMA's National Teleregistration Center (NTC). The NTC can take calls from anywhere in the United States and its territories; it is activated and ready to receive calls within 24 hours of the disaster declaration.

Individuals in the declared areas can call FEMA's toll-free number at 1-800-462-9029 or TTY 1-800-462-7585. The teleregistration process takes about 30 minutes. Individuals can help expedite the process by being prepared to provide the information that will be requested. Even though all the information may not be available, individuals should gather what they have and make the call. The most important thing is to get the disaster application process started.

TERM TO REMEMBER

1-800-462-9029

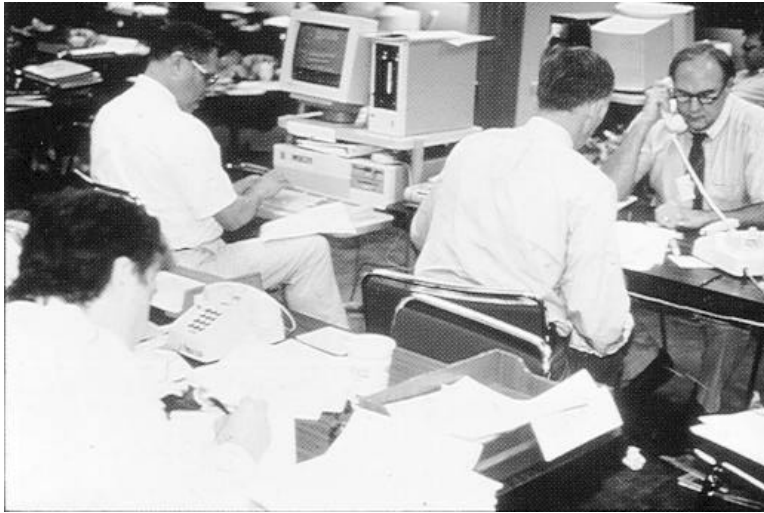
National Teleregistration Center

A nationwide toll-free number, operational within 24 hours after the President has declared a major disaster, that applicants can use to apply for assistance.

You will be asked to provide the following information:

- ◆ Name, address of damaged property, current address, and social security number.
- ◆ Telephone numbers where you can be reached.
- ◆ Names and ages of all persons living in the home at the time of the disaster as their primary residence.
- ◆ Applicant's income and the income of all other members of the household over 18 years of age.
- ◆ Summary of the damage.

As a follow-up, applicants are sent a letter from the NTC that provides a copy of the registration information, along with the names of the disaster assistance programs to which they have been referred.



Citizens in a Presidentially declared disaster area may apply for disaster assistance by telephone using a toll-free number publicized following the declaration.

If the registration information in the letter is incomplete or inaccurate, applicants should contact FEMA's Disaster Information Helpline at 1-800-525-0321 or TTY 1-800-660-8005. Applicants can also call the Helpline if they have questions about disaster assistance, if they need additional assistance, or if they want to check the status of their application.

What Happens

Next

If a referral is made to the disaster housing or the individual and family grant programs, a FEMA inspector will be assigned to visit the property to verify damage and obtain information needed to determine eligibility for these programs. The inspector will contact the applicant to set up an appointment.

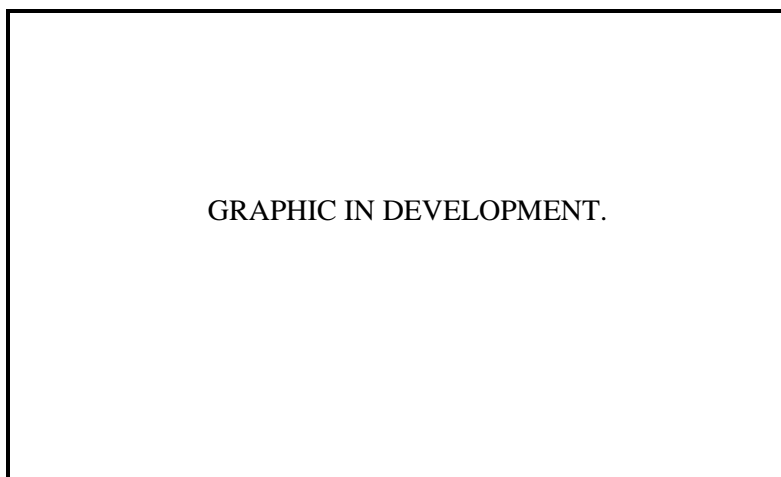
Once the inspector arrives at the damaged property, she or he should provide the applicant with a letter of introduction and a photo identification badge. If the inspector forgets to do this, ask to see the identification. It is always a good idea to make sure that anyone providing inspection services at your home is a legitimate inspector.

The inspector will ask the applicant to sign two documents. The first document is a certification that the information given to FEMA is true and correct and grants to FEMA the right to use the information to determine eligibility. The second document is a declaration that the person is in this country legally. Only people lawfully present in the United States are eligible for Federal assistance.

The inspector will ask for documentation to verify occupancy. If the applicant is a homeowner, the inspector will need documentation to verify ownership. The proof of occupancy can be a utility bill, voter registration, or statement from the landlord. The proof of ownership can be a mortgage payment book, insurance policy, or tax bill.

The inspector uses a hand-held computer to record both real and personal property damage. All aspects of the inspection are customer service-orientated, including providing sufficient time for the applicant to ask questions about disaster assistance and the inspector to answer or to provide a source for the answer.

It is important to understand the difference between the FEMA inspection and one that is done for an insurance settlement for a Small Business Administration (SBA) loan. The FEMA inspector looks for basic needs that FEMA and the state can help with to ensure the applicant has a safe and secure place to live. Insurance adjusters and the SBA inspector look at all damages for purposes of providing funds to help restore the property to pre-disaster condition.



A specific detailed process is used to determine eligibility for disaster housing and IFG programs.

Once the FEMA inspection is complete, the information is transferred to FEMA's National Processing Service Center (NPSC) for eligibility determination. The applicant is notified by letter of FEMA's decision concerning the Disaster Housing Program. If a disaster housing grant is awarded, a check is mailed to the applicant from the United States Treasury. The state notifies the applicant by letter concerning eligibility for the Individual and Family Grant (IFG) program. If an IFG grant is awarded, a check is mailed to the applicant from the state.

Disaster Recovery Centers (DRC)

For some disasters, DRCs may be opened in the affected communities. The purpose of the centers is to provide a facility in the community where individuals can meet face-to-face with represented Federal, state, local, and volunteer agencies to:

- ◆ Discuss their disaster-related needs.
- ◆ Obtain information about disaster assistance programs.
- ◆ Teleregister for assistance.
- ◆ Learn about measures for rebuilding that can eliminate or reduce the risk of future loss.
- ◆ Obtain materials that can assist in recovery efforts from the current disaster and to be better prepared in the future.
- ◆ Learn how to complete the SBA loan application.

In the event that a disaster is so severe that telecommunications are disrupted for an extensive period, paper registration forms can be taken at recovery centers. The application would then be sent to the NTC for subsequent processing.

Information about the location of the DRCs and the hours of operation will be announced through the local media.

Some evidence that the property is the applicant's usual residence will be required; examples of a valid means

of proof include a recent utility bill, mortgage payment record, or rent



A trained inspector makes an on-site assessment of damage on behalf of the state-administered Individual and Family Grant Program and FEMA's Temporary Housing Program.

receipts. The applicant should ensure that if cleanup is initiated before the inspector arrives, all damage has been documented with photographs and receipts.

The applicant will be notified by mail a few days later as to whether or not eligibility requirements have been met. Applicants determined to be eligible will receive a check along with a letter indicating how the check should be used.

Applications to the IRS, the Red Cross, the Farm Service Agency, or other agencies will be followed up by each agency according to their own procedures. The IRS conducts its own damage inspection, since its eligibility criteria differ from FEMA's.

Applying for Public Assistance

The Centerville flood resulted in major damage to many roads, bridges, buildings, utilities, and a variety of public facilities that support the community and the surrounding area. The damage to schools, nursing homes, hospitals, and other medical care centers also was quite serious.

Because these facilities serve important public purposes, they may qualify for special Federal assistance. The state also may provide assistance and will work closely with the Federal government to determine how to best address community needs.

Following the President's declaration of a disaster, the governor's authorized representative (GAR) will conduct meetings for all potential applicants for public disaster assistance. The GAR will notify each applicant of the date, time, and location of the briefing. The applicant briefing will address:

- ◆ Application procedures.
- ◆ Administrative requirements.
- ◆ Funding.
- ◆ Program eligibility criteria.



Inspection teams verify damages to public facilities and prepare a Damage Survey Report.

Applicants attending the briefing are requested to complete and submit a notice of interest (NOI), which is normally completed and submitted at the briefing. Alternatively, it may be submitted to the GAR *no later than 30 days* following the designation of the area in which the damage is located as a Presidentially declared disaster.

On the NOI, the applicant should indicate the type of the damage that resulted from the disaster. The damage will be reviewed at an on-site inspection by a joint Federal, state, and local team. The person named as the agent for the application on the NOI should be an individual who is thoroughly knowledgeable of the facilities and work to be inspected and who will be available at all times to provide facility access and answer questions.

Next, an inspection team prepares a damage survey report (DSR). The DSR will provide an *estimate* for repairs based on a scope-of-work to restore the facility to its pre-disaster design and function. However, before final approval of funds, the DSR must be reviewed to ensure the proposed work is eligible for reimbursement. Additionally, before final approval of funds, FEMA will apply any insurance proceeds received by the applicant and ensure compliance with other applicable Federal law (such as the National Environmental Policy Act and the National Historical Preservation Act). All applications for public assistance are processed in the disaster field office.

SUMMARY

Following a Presidential declaration of a major disaster, the Federal Emergency Management Agency (FEMA) coordinates the efforts of other Federal agencies, state and local governments, and voluntary relief organizations to provide disaster assistance. Public information

efforts provide people with the information they need to complete the process of applying for assistance.

For individuals, families, and small businesses, application takes place through the National Teleregistration Center. Disaster victims can facilitate the application process by carefully documenting damages and having available relevant information about themselves, their families, and businesses.

For public entities, application occurs at briefings held by state and Federal officials or by contacting the GAR. ◆

Check Your Memory

(Answers on page K-1)

1. Where would you apply for financial help to rebuild your home if it were destroyed by an earthquake?
 - a. At your local emergency management office.
 - b. At the state emergency management office.
 - c. At the local Red Cross office.
 - d. Through a teleregistration process set up by FEMA.
2. When an individual requests funds through the Disaster Housing Program or the Individual and Family Grant Program, a trained inspector makes an on-site inspection of the primary residence on behalf of both.
 - a. True.
 - b. False.
3. When you teleregister, you will need to provide
 - a. Information regarding your damages.
 - b. Your social security number.
 - c. The location of the damaged property.
 - d. All of these.
4. Federal disaster assistance is intended to
 - a. Replace insurance.
 - b. Help with necessary expenses not covered by insurance.
 - c. Serve as the primary source of aid to disaster victims.
 - d. Provide cash to victims for replacement of luxury items (such as jewelry).
5. The teleregistration process provides personnel who
 - a. Are available to answer your telephone calls concerning disaster assistance.
 - b. Can take your application for assistance.
 - c. Do both a and b.
 - d. Do neither a nor b.